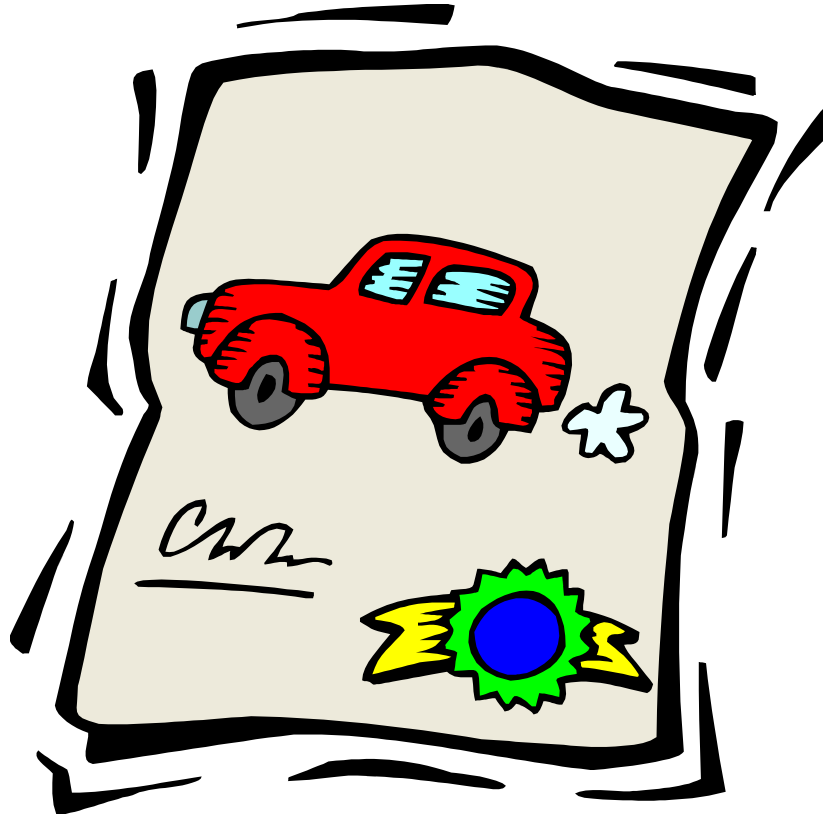


Minimizing Title Returns/Title Question and Answer Session



Session Objectives

- Titling Overview
- Title Examination
- Title Returns
- Question and Answer – Title Issues

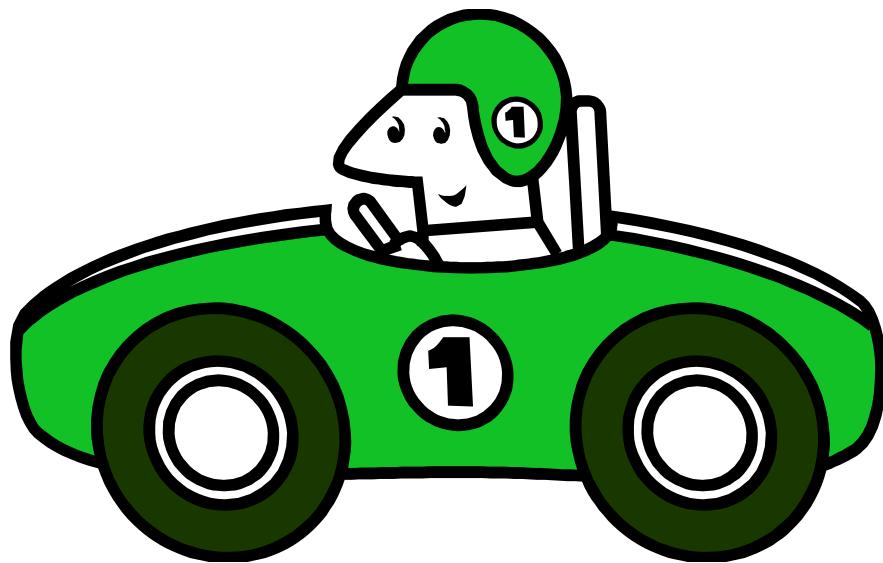
Titling Overview

- Centralize ownership recording
- Centralize lien filing
- Record vehicle history information



Important Title Information

- Ownership
- Liens
- Odometer reading
- Title legends





Alabama Certificate of Title

STATE OF ALABAMA
DEPARTMENT OF REVENUE

CERTIFICATE OF TITLE FOR A VEHICLE

TITLE NO. 40034153 VEHICLE IDENTIFICATION NUMBER WDBHA28B3SF355769 TRANS. CODE 01 DATE ISSUED 03/23/2009

YR. MODEL 1995 MAKE MERZ MODEL C280 BODY TYPE 4D PREV AL TITLE NO. 06606409

CYL. NEW USED DEMO PURCHASE DATE NO. LIENS COLOR ODOMETER

08 XX 03/15/2009 1 RED EXEMPT

NAME(S) AND MAILING ADDRESS OF OWNER(S) MAIL TO

DOE JOHN
123 ANY STREET
ANY STATE AL 00000

RESIDENT ADDRESS IF DIFFERENT

ANY LIENHOLDER
456 ANY STREET
ANY STATE AL 00000

LEGEND(S)

RELEASE OF LIEN
The holder of Lien on the vehicle described in this Certificate does hereby state that the lien described in said Certificate of Title is released and discharged.

1ST LIENHOLDER'S NAME, ADDRESS AND LIEN DATE 03/15/2009

ANY LIENHOLDER
456 ANY STREET
ANY STATE AL 00000

2ND LIENHOLDER'S NAME, ADDRESS AND LIEN DATE

By _____
Signature of Authorized Agent

Date _____

By _____
Signature of Authorized Agent

Date _____

CONTROL NUMBER
35816402

KEEP IN A SAFE PLACE — ANY ALTERATION OR ERASURE VOIDS THIS TITLE

Title Examination



- Ten full time employees auditing applications from 4000 agents.
- All examiners go through 24 week training course – basic examining.
- Average Examiner reviews 750 to 1,000 applications per week.
- Examiner work is audited on regular basis.

Audits

- Selective Audits
- Compliance Audit
- Targeted Audits



Audit Priorities

- New designated agents
- Problem designated agents
- Transactions with High Error Rates

Audit Management Program

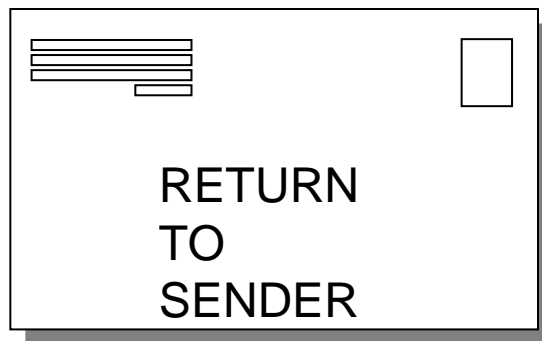
- Discovery – Problematic DA's
- DA – Employee Performance
- Training



Title Returns

Let's look at the numbers

- Pre-ETAPS 10% Return Rate
 - 150,000 applications returned annually
- ETAPS Return Rate 0.1%
 - 15,000 applications returned annually



Reasons for Rejects

- Wrong Primary Document/Transaction Code
- Signature incorrect/missing on application
- Date on application is missing
- DA has not signed and dated application

More Reasons

- Date of sale in assignment does not agree with date of sale on application
- Lien release incomplete
- Incomplete assignments
- Wrong year model – RV's

And More Reasons

- Odometer certification error
- Lienholder omitted on application
- Owner name(s) disagees with assignment
- Application not placed in resubmitted status prior to return



For questions, email
titles@revenue.alabama.gov.